

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

In Re:

Monica Sheree Thompson,  
Debtor(s).

Chapter 13  
Case No. 19-11997-JDW

Check if this is an  
amended notice.

**Notice of Filing Chapter 13 Plan and Motions for Valuation and Lien Avoidance**

The above-named Debtor(s) has filed a *Chapter 13 Plan and Motions for Valuation and Lien Avoidance* (the "Plan") with the Bankruptcy Court in the above-referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at 703 Hwy. 145 North, Aberdeen, MS 39730 on or before July 25, 2019. Copies of the objection must be served on the Trustee, US Trustee, Debtor(s), and Attorney for Debtor(s).

Objections to confirmation will be heard and confirmation determined on August 13, 2019, at 1:30 p.m., at the Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

/s/ Jimmy E. McElroy

Dated: May 16, 2019

Jimmy E. McElroy  
Attorney for Debtor(s)  
3780 S. Mendenhall  
Memphis, Tennessee 38115  
(901) 363-7283  
Fax (901) 794-4335  
mcelroylawms@hotmail.com

**CERTIFICATE OF SERVICE**

I, Jimmy E. McElroy, attorney for Debtor(s), do hereby certify that by filing that attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Locke D. Barkley, Chapter 13 Trustee  
Office of the U.S. Trustee

I certify that on this day served a true and correct copy of the attached Notice and Chapter 13 Plan by U.S. mail,<sup>1</sup> postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7404:

I further certify that I have this day served a true and correct copy of the Notice and Chapter Plan by U.S. mail, postage prepaid, to all other parties listed ion the attached master mailing list (matrix).

DATED: May 16, 2019

/s/ Jimmy E. McElroy  
Attorney for Debtor(s)  
3780 S. Mendenhall  
Memphis, Tennessee 38115  
(901) 363-7283  
Fax (901) 794-4335

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<sup>1</sup> If the creditor is an insured depository institution, service made by certified mail.

Label Matrix for local noticing

0537-1

Case 19-11997-JDW

Northern District of Mississippi

Aberdeen

Thu May 16 10:10:56 CDT 2019

Bank Plus

385 A. Highland Colony Pkwy

Suite 110

Ridgeland, MS 39157-6040

AT&amp;T Wireless

P.O. Box 755

Atwater, CA 95301-0755

Auto Credit to ADF Automotive

815 City Ave. Street

Sarah, MS 38665

Dish Network

P.O. Box 9033

Littleton, CO 80160-9033

Ditech

P.O. Box 6172

Rapid City, SD 57709-6172

First Premier

P.O. Box 5529

Sioux Falls, SD 57117-5529

Ditech

P.O. Box 6172

Rapid City, SD 57709-6172

First Premier

P.O. Box 5529

Sioux Falls, SD 57117-5529

First South Bank

369 South Byhalia Road

Collierville, TN 38017-9393

Holly Springs Utility

1050 MS-4

Holly Springs, MS 38635

Independent Bank

5050 Poplar St.

Memphis, TN 38157-0110

Holly Springs Utility

1050 MS-4

Holly Springs, MS 38635

Holly Springs Utility

1050 MS-4

Holly Springs, MS 38635

Independent Bank

5050 Poplar St.

Memphis, TN 38157-0110

Jimmy E. McElroy

3780 S. Mendenhall

Memphis, TN 38115-0886

Memphis, TN 38115-0886

Methodist

P.O. Box 2279

Memphis, TN 38101-2279

Money Matter

161 D W. Van Dore

Holly Springs, MS 38635-2903

Methodist

P.O. Box 2279

Memphis, TN 38101-2279

Money Matter

161 D W. Van Dore

Holly Springs, MS 38635-2903

Progressive Leasing

256 West Data Drive

Draper, UT 84020-2315

Draper, UT 84020-2315

Speedee Cash

204 E 16th Ave.

Cordelle, GA 31015-1622

Suntrust

P.O. Box 305053

Nashville, TN 37230-5053

Speedee Cash

204 E 16th Ave.

Cordelle, GA 31015-1622

Suntrust

P.O. Box 305053

Nashville, TN 37230-5053

U. S. Trustee

501 East Court Street, Suite 6-430

Jackson, MS 39201-5022

Viasat / Exede

349 Inverness Drive South

Englewood, CO 80112-5882

U. S. Trustee

501 East Court Street, Suite 6-430

Jackson, MS 39201-5022

End of Label Matrix

Mailable recipients 20

Bypassed recipients 0

Total 20

Fill in this information to identify your case.	
Debtor 1	<b>Monica Sheree Thompson</b> Full Name (First, Middle, Last)
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	<b>NORTHERN DISTRICT OF MISSISSIPPI</b>
Case number: (If known)	<b>19-11997</b>

Check if this is an amended plan, and list below the sections of the plan that have been changed.

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## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 1 Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

### Part 2 Plan Payments and Length of Plan

#### 2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$1,110.00 ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

ACH-First South Credit Union  


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Debtor Monica Sheree Thompson Case number \_\_\_\_\_

Joint Debtor shall pay        ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2.3 Income tax returns/refunds.**

*Check all that apply*

Debtor(s) will retain any exempt income tax refunds received during the plan term.  
 Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.  
 Debtor(s) will treat income refunds as follows:

**2.4 Additional payments.**

*Check one.*

None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

**3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

*Check all that apply.*

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to Ditech

Beginning August 2019 @ \$780.00  Plan  Direct. Includes escrow  Yes  No

1 Mtg arrears to Ditech Through July 2019 \$208.00

**3.1(b) Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**

address: \_\_\_\_\_

Mtg pmts to \_\_\_\_\_

Beginning month @                  Plan                  Direct.                  Includes escrow Yes No

Property **-NONE-** Mtg arrears to \_\_\_\_\_ Through month \_\_\_\_\_

**3.1(c) Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: \_\_\_\_\_ Int. Rate\*: \_\_\_\_\_

Property Address: \_\_\_\_\_

Principal Balance to be paid with interest at the rate above: \_\_\_\_\_

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ \_\_\_\_\_

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month.  
(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

Debtor

Monica Sheree Thompson

Case number

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District  
*Insert additional claims as needed.*

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

*Check one.*

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4 Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

No look fee: 3,600.00

Total attorney fee charged: \$3,600.00

Attorney fee previously paid: \$274.00

Attorney fee to be paid in plan per confirmation order: \$3,326.00

Hourly fee: \$\_\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations.**

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5 Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

The sum of \$ 0.00

Debtor

Monica Sheree Thompson

Case number

% of the total amount of these claims, an estimated payment of \$\_\_\_\_\_  
The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**.  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

**None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6 Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage
American Car Center	2015 Dodge Dart	\$472.00	\$0.00	

Disbursed by:  
 Trustee  
 Debtor(s)

Insert additional contracts or leases as needed.

**Part 7 Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

**Part 8 Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Upon the filing of a Notice of Postpetition Mortgage Fees, Expenses, and Charges, and absent any objection being filed within 30 days after the filing of said Notice, the Trustee is authorized to pay the amount contained in the Notice as a special claim over the remaining plan term and adjust the plan payment accordingly.

**Part 9 Signatures:**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X

Monica Sheree Thompson

Signature of Debtor 1

Executed on May 13, 2019

X

Signature of Debtor 2

Executed on \_\_\_\_\_

71 Gray's Drive

Address

Lamar MS 38642-0000

Address

Fill in this information to identify your case.

Debtor 1	<b>Monica Sheree Thompson</b> Full Name (First, Middle, Last)
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	<b>NORTHERN DISTRICT OF MISSISSIPPI</b>
Case number: (If known)	

Check if this is an amended plan, and list below the sections of the plan that have been changed.

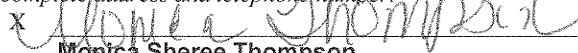
## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 9. Signatures:

#### 9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X 

**Monica Sheree Thompson**

Signature of Debtor 1

X

Signature of Debtor 2

Executed on May 13, 2019

Executed on \_\_\_\_\_

**71 Gray's Drive**

Address

**Lamar MS 38642-0000**

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X

**Jimmy E. McElroy #2540**

Signature of Attorney for Debtor(s)

**3780 S. Mendenhall**

**Memphis, TN 38115**

Address, City, State, and Zip Code

**901-363-7283**

Telephone Number

**jimmy\_3780@hotmail.com**

Email Address

**#2540 MS**

MS Bar Number